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EXAMINER

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ART UNIT

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ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

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DETAILED ACTION

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1-24 rejected under 35 U.S.C. 103(a) as being unpatentable over Renner et al (Renner hereinafter, WO 97/10560) in view of Taskett (WO 96/38813).

Re claim 1. Renner discloses a method comprising: receiving financial account identifier information of a user at a code allocation unit (i.e., the stored value server receives the SVANs and stores them in a database, see pg 11 lines 23-25); generating an access code for the user, the access code being to identify the user to a business entity (see page 21 lines 10-25. The examiner contends that the PIN to be used with the normal bank account is the access code being used to identify the user to a business entity); and from the code allocation unit,

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effecting a value transfer utilizing the financial account identifier information and the access code (see page 21 lines 10-16). Renner does not explicitly disclose the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer. However, Tasket discloses the access code (i.e., a unique ID code) being reflected in an amount of value associated with the value transfer (see page 7 lines 13-24) so as to be transmitted to the user together with a receipt for the value transfer (see page 4 lines 25-31). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

Re claim 2. Renner further discloses the method of claim 1, wherein the value transfer is a money withdrawal transaction (see pg 21 lines 10-20)

Re claim 3. Renner does not explicitly disclose the method of claim 1, wherein the generated access code is equal to the amount of money associated with the value transfer. However, Taskett further discloses wherein the generated access code is equal to the amount of money associated with the value transfer (i.e., Taskett discloses a unique ID code for accessing a prepaid telephone account service provider network, and upon receipt of the ID number, the service provider host computer interrogates its database to determine whether sufficient funds exist in the account (see pg 7 lines 13-20). Thus, the examiner contends that the unique ID number mentioned by Taskett has an associated balance/value since the service provider queries its database for sufficiency of funds based on received ID code/number).

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Re claim 4. Renner further discloses the method according to claim 1, wherein the value transfer is a money deposit transaction (see pg 21 lines 10-20).

Re claim 5 . Renner further discloses the method according to claim 1, wherein the effecting of the value transfer is by a remote data connection (i.e., Transmitted online, see page 22 lines 3-10)

Re claims 6, 7. Renner further discloses the method according to claim 1, wherein the access code is to be transmitted to the user by one or more of a remote data connection and an account balance statement printer. (i.e., Transmitted online, see page 22 lines 3-10).

Re claim 8. Renner does not explicitly disclose the method according to claim 1, wherein: the access code comprises at least two partial codes; and a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user. However, Tasket discloses the access code comprises at least two partial codes (i.e., the unique ID code and the replacement code, see pg 24 lines 10-30); and a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user (see the summary of the invention). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

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Re claims 9, 10. Renner discloses the method according to claim 1, further comprising receiving the identification data of the user at the code allocation unit (i.e., user's bank account, see page 21 lines 10-15)

Re claim 11. Renner further discloses method according to claim 1, further comprising receiving the receipt for the value transfer at the allocation unit (see page 30 lines 15-20)

Re claims 12, 13-15. Renner further discloses unit machine-readable medium having instruction data to cause a machine to: receive financial account identifier information of a user (i.e., the stored value server receives the SVANs and stores them in a database, see pg 11 lines 23-25); generate an access code for the user, the access code being to identify the user to a business entity (see page 21 lines 10-25. The examiner contends that the PIN to be used with the normal bank account is the access code being used to identify the user to a business entity); and effect a value transfer utilizing the financial account identifier information and the access code (see page 21 lines 10-16). Renner does not explicitly disclose the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer. However, Tasket discloses the access code (i.e., a unique ID code) being reflected in an amount of value associated with the value transfer (see page 7 lines 13-24) so as to be transmitted to the user together with a receipt for the value transfer (see page 4 lines 25-31). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

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Re claims 16 and 17-18. Renner further discloses the system-machine-readable medium according to claim 12, wherein the code allocation unit is to effect the value transfer by a remote data connection (i.e., Transmitted online, see page 22 lines 3-10)

Re claim 19. Renner does not explicitly disclose the system-machine-readable medium according to claim 12, wherein: the access code comprises at least two partial codes; and a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user. However, Tasket discloses the access code comprises at least two partial codes (i.e., the unique ID code and the replacement code); and a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user (see the summary of the invention). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

Re claims 20, 21. Renner further discloses the system-machine-readable medium according to claim 12, wherein the code allocation unit is to receive identification data of the user (i.e., user's bank account, see page 21 lines 10-15)

22. Renner further discloses the system-machine-readable medium according to claim 12, wherein the code allocation unit is to receive the receipt for the value transfer (see page 30 lines 15-20)

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Re claim 23. Claim 23 recites similar limitations to claim 1 and thus rejected using the same art and rationale as claim 1 supra.

Re claim 24. Renner further disclose system comprising:

a receiver to receive financial account identifier information of a user;

a generator generate an access code for the user, the access code being to

identify the user to a business entity (see pg 21 lines 10-25); and

a transfer module effect a value transfer utilizing the financial account identifier

information and the access code (see pg 21 lines 10-16). Renner does not

explicitly disclose the access code being reflected in an amount of value

associated with the value transfer so as to be transmitted to the user together

with a receipt for the value transfer. However, Tasket discloses the access code

(i.e., a unique ID code) being reflected in an amount of value associated with the

value transfer (see page 7 lines 13-24) so as to be transmitted to the user

together with a receipt for the value transfer (see page 4 lines 25-31). Thus it

would have been obvious to one of ordinary skill in the art to combine the

teachings of Renner and Tasket to provide added security for the user.

Response to Arguments

Applicant's arguments filed 06/27/08 have been fully considered but they are not persuasive. The applicant argues in substance that Renner fails to disclose "receiving financial account identifier information of a user at a code allocation unit; generating an access code for the user, the access code being to identify the user to a business; and from the code allocation unit, effecting a

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value transfer utilizing the financial account identifier information and the access code.” Contrary to the applicant’s assertion, Renner discloses receiving financial account identifier information of a user at a code allocation unit (i.e., the stored value server receives the SVANs and stores them in a database, see pg 11 lines 23-25). Thus, the SVANs, as taught by Renner, is akin to the financial account identifier claimed by the applicant, and also the stored value server as taught by Renner is akin to the code allocation unit. The examiner contends that the PIN to be used with the normal bank account, as taught by Renner (see pg 21 lines 10-25), is akin to the access code being used to identify the user to a business entity. Renner further discloses “from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code.” (i.e., if the cardholder is using the cardholder’s own account to transfer funds, the cardholder enters his PIN to be used with his normal bank account, see pg 21 lines 10-16). In other words, in Renner, the cardholder uses his PIN (i.e., access code) and his normal bank account (i.e., financial account identifier information) to carry out a value transfer.

The applicant further argues that neither Renner nor Taskett discloses “the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer.” Contrary to the applicant’s assertion, Taskett discloses a unique ID code for accessing a prepaid telephone account service provider network, and upon receipt of the ID number, the service provider host computer interrogates its database to determine whether sufficient funds exist in the account (see pg 7

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lines 13-20). Thus, the examiner contends that the unique ID number mentioned by Taskett has an associated balance/value since the service provider queries its database for sufficiency of funds based on received ID code/number.

All in all, the applicant further argues that Renner fails to disclose “wherein the access code comprises at least two partial codes.” Contrary to the applicant’s assertion, Taskett, the secondary reference teaches two partial codes (i.e., the ID code and the replacement code, see pg 4 lines 10-30). The applicant further argues that while there may exist an association between an ID code and a replacement code, the ID code and the replacement code in Taskett are two distinct complete codes that are meant to be used for different purposes.

However, this argument is moot since the applicant fails to incorporate into the claim language that the two partial codes are not distinct and are meant to be used for the same purpose. The examiner contends that although claims are interpreted in light of the specification, the specification must not be read into the claims.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory

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action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571)272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.


If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571)272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/
Primary Examiner, Art Unit 3696

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/O. O. O./

<div>Application Number</div> <div></div>	Application/Control No.	Applicant(s)/Patent under Reexamination	
	10/018,237	HOGL ET AL.	
	Examiner	Art Unit	
	OJO O. OYEBISI	3696	